the buyer computer being programmed to receive a request from the user to purchase the plurality of products added to the shopping cart and to cause a payment message to be activated to initiate a payment transaction for the plurality of products added to the shopping cart.

REMARKS

Independent claims 1, 5, 6, 10, 11, and 12 have been amended to clarify distinctions over the Bellcore e-mail, the Electronics Markets article "Electronic Currency for the Internet," the CompuServe "Shopping: The Electronic Mall" article, and the Carnegie Mellon "Internet Billing Server" article.

Claims 1 and 5 have been amended to require the merchant computer to receive a product request message from the user and an access message created by a payment computer, and to require the merchant computer to cause the product to be sent to the based upon receipt by the merchant computer of the access. message. Claims 11 and 12 have been amended to require the access message to be verified by a merchant computer. Claims 6 and 10 have been amended to specify that the server computer that responds to activation of the product hypertext link by causing the product to be sent to the client computer is different from the server computer that transmitted the statement document to the client computer. New claims 15 and 16 combine the subject matter of claim 6 (prior to amendment), requiring a server computer to record purchase transactions and to transmit a

statement document to a client computer and requiring a server computer to respond to activation of a hypertext link by causing a product to be sent to the client computer, and the subject matter of dependent claim 7, requiring a server computer to respond to activation of a transaction detail hypertext link with respect to a particular product. The combination of features recited in new claims 15 and 16 is not inherent in ordinary purchase transactions over computer networks or in the abovementioned references. The remaining new independent claims recite other features not found in the original claims 1-12.

A check in the amount of \$1172.00 is enclosed in payment of the extra claim fee. Please apply any additional charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

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